

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: RUBY JEAN BORDERS

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Case No.: 04-33467

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/09/2004.
- 2) This case was confirmed on 11/18/2004.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/14/2009.
- 5) The case was completed on 12/15/2009.
- 6) Number of months from filing to the last payment: 63
- 7) Number of months case was pending: 66
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 8,405.00
- 10) Amount of unsecured claims discharged without payment \$ 14,832.71
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 82,440.00
Less amount refunded to debtor	\$ 19.36
<b>NET RECEIPTS</b>	<b>\$ 82,420.64</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,300.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 5,100.84
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 7,400.84**

Attorney fees paid and disclosed by debtor **\$ 400.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WELLS FARGO MORTGAGE	SECURED	78,757.03	77,689.49	.00	.00	.00
WELLS FARGO AUTO FIN	SECURED	12,000.00	22,847.88	.00	.00	.00
AURORA LOAN SERVICES	UNSECURED	4,072.82	4,062.17	4,062.17	4,062.17	.00
CATHERINES	UNSECURED	719.71	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,974.87	1,986.59	1,986.59	1,986.59	.00
RESURGENT ACQUISITIO	UNSECURED	22,000.00	21,949.89	21,949.89	21,949.89	.00
ECAST SETTLEMENT COR	UNSECURED	10,255.35	10,584.85	10,584.85	10,584.85	.00
DISCOVER FINANCIAL S	UNSECURED	10,331.00	10,261.56	10,261.56	10,261.56	.00
CHARMING SHOPPES FAS	UNSECURED	1,700.00	1,727.62	1,727.73	1,727.73	.00
ECAST SETTLEMENT COR	UNSECURED	2,033.45	2,111.62	2,111.62	2,111.62	.00
ECAST SETTLEMENT COR	UNSECURED	5,227.61	5,227.61	5,227.61	5,227.61	.00
WORLD FINANCIAL NETW	UNSECURED	700.00	681.44	681.44	681.44	.00
LORD & TAYLOR	UNSECURED	865.79	908.69	908.69	908.69	.00
SAMS CLUB	UNSECURED	1,017.00	NA	NA	.00	.00
WARDS	UNSECURED	1,096.00	NA	NA	.00	.00
VOLVO	UNSECURED	NA	1,674.71	1,674.71	1,674.71	.00
WELLS FARGO MORTGAGE	SECURED	1,067.54	1,067.54	1,067.54	1,067.54	.00
WASHINGTON MUTUAL FI	OTHER	NA	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	752.26	752.26	752.26	.00
VOLVO	PRIORITY	NA	.00	12,023.14	12,023.14	.00
WELLS FARGO BANK	OTHER	NA	NA	NA	.00	.00
WELLS FARGO AUTO FIN	UNSECURED	12,000.00	NA	NA	.00	.00
RITA BORDERS	OTHER	.00	NA	NA	.00	.00

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| **Scheduled Creditors:** |

<u>Creditor</u> <u>Name</u>	<u>Class</u>	<u>Claim</u> <u>Scheduled</u>	<u>Claim</u> <u>Asserted</u>	<u>Claim</u> <u>Allowed</u>	<u>Principal</u> <u>Paid</u>	<u>Int.</u> <u>Paid</u>
VOLVO CAR FINANCE NO OTHER		.00	NA	NA	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	1,067.54	1,067.54	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	1,067.54	1,067.54	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	12,023.14	12,023.14	.00
<b>TOTAL PRIORITY:</b>	12,023.14	12,023.14	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	61,929.12	61,929.12	.00

**Disbursements:**

Expenses of Administration	\$ 7,400.84	
Disbursements to Creditors	\$ 75,019.80	
<b>TOTAL DISBURSEMENTS:</b>		\$ 82,420.64

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/16/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.